

पेंशन निधि विनियामक और विकास प्राधिकरण

बी—14 / ए, छत्रपति शिवाजी भवन, कुतुब संस्थागत क्षेत्र,

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PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY

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CIRCULAR

CIR No.: PFRDA/2021/13/SUP-CRA/10 Date: 27th April 2021

To All Stake Holders

Subject: Facility of NPS on-boarding through online Aadhaar e KYC

e-NPS is the online NPS on boarding portal hosted by the Central Record Keeping Agencies (CRA) appointed by PFRDA wherein one can register and contribute online into NPS and the existing Subscriber can activate their Tier II account. At present, the registration under e NPS occur either through Aadhaar Offline e-KYC or through PAN & Bank Account.

- 2. Now, pursuant to the approvals from Dept. of Revenue, Government of India to undertake Online Aadhaar e-authentication services from UIDAI under Section 11A of PMLA 2002 (the copy of the notification dated 22/12/2020 enclosed at Annexure I) and NSDL CRA has enabled the Aadhaar based online e-KYC authentication functionality for subscriber registration in e NPS platform.
- 3. The above online been rolled out under the link facility has https://enps.nsdl.com/eNPS/OnlineSubscriberRegistration.html?appType=main. The online Aadhaar e KYC shall further simplify the process of Account opening which offers the Subscribers, a unique digital experience with instantaneous generation of Permanent Retirement Account Number (PRAN). The process flow of using online e KYC is given in the Annexure II for the benefit of Subscribers.
- 4. This Circular is issued under Sec 14 of PFRDA Act 2013, placed in the CRA section of intermediaries and also under the Circular sub section of Regulatory framework section of PFRDA website www.pfrda.org.in.

K Mohan Gandhi (General Manager) रजिस्ट्री सं. डी.एल.- 33004/99

REGD. No. D. L.-33004/99



सी.जी.-डी.एल.-अ.-22122020-223856 CG-DL-E-22122020-223856

असाधारण EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (i) PART II—Section 3—Sub-section (i)

प्राधिकार से प्रकाशित PUBLISHED BY AUTHORITY

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वित्त मंत्रालय

(राजस्व विभाग)

अधिसूचना

नई दिल्ली, 22 दिसम्बर, 2020

सा.का.नि. 784(अ).—केन्द्रीय सरकार, धन-शोधन निवारण अधिनियम, 2002 (2003 का 15) की धारा IIक की उपधारा (1) द्वारा प्रदत्त शिक्तयों का प्रयोग करते हुए और यह समाधान हो जाने पर कि नीचे उल्लिखित रिपोर्टकर्ता इकाई ने आधार (वित्तीय और अन्य सहायिकियों, प्रसुविधाओं और सेवाओं का लिक्ष्यित परिदान) अधिनियम, 2016 (2016 का 18) के अधीन गोपनीयता और सुरक्षा के मानकों का पालन किया है और ऐसा करना आवश्यक और समीचीन है तथा आधार (वित्तीय और अन्य सहायिकियों, प्रसुविधाओं और सेवाओं का लिक्ष्यित परिदान) अधिनियम, 2016 की धारा 11 की अपधारा (1) के अधीन स्थापित विशिष्ट पहचान प्राधिकरण और विनियामक प्राधिकारी अर्थात् भारतीय पेंशन निधि विनियामक और विकास प्राधिकरण से परामर्श करने के पश्चात् नीचे विनिर्दिष्ट रिपोर्टकर्ता इकाई को धन-शोधन निवारण अधिनियम, 2002 की धारा 11क के अधीन भारतीय विशिष्ट पहचान प्राधिकरण का आधार अधिप्रमाणन सेवा कार्य संपन्न करने के लिए अधिसुचित करती है, अर्थात:—

"मैसर्स एनएसडीएल ई-गवर्नेंस इंफ्रास्ट्रक्चर लिमिटेड" ।

[फा. सं. पी-12011/10/2020-ईएस सेल-डीओआर]

ऋत्विक पांडे, संयुक्त सचिव (राजस्व)

6255 GI/2020 (1)

MINISTRY OF FINANCE

(Department of Revenue)

NOTIFICATION

New Delhi, the 22nd December, 2020

G.S.R. 784(E).—In exercise of the powers conferred by sub-section (1) of section 11A of the Prevention of Money-laundering Act, 2002 (15 of 2003), the Central Government on being satisfied that the reporting entities mentioned below comply with standards of privacy and security under the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016) and it is necessary and expedient to do so, and after consultation with the Unique Identification Authority of India established under sub-section (1) of section 11 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 and the regulatory authority, namely the Pension Fund Regulatory and Development Authority of India, hereby notifies the reporting entities specified below to undertake Aadhaar authentication service of the Unique Identification Authority of India under section 11A of the Prevention of Money-laundering Act, 2002, namely:—

"M/s NSDL e-Governance Infrastructure Limited."

[F. No. P-12011/10/2020-ES Cell-DOR]

RITVIK PANDEY, Jt. Secy. (Revenue)

Annexure II - Process for Subscriber registration through Aadhaar based eKYC on eNPS platform

Prerequisites of Registration through Aadhaar are as follows:

- 1. Aadhaar Number or 16 digit Virtual Identification (VID) Number provided by UIDAI
- 2. Aadhaar Registered Mobile Number

Process to be followed is as follows:

- 1. To open NPS account online using Aadhaar, Subscribers need to visit eNPS portal using https://enps.nsdl.com/eNPS/NationalPensionSystem.html
- 2. Subscribers need to click on "National Pension System" and subsequently click on "Registration" option.
- 3. Subscribers is now required to select the category of account opening "Individual Subscriber" or "Corporate Subscriber" category. Further, the applicant status is to be selected from "Citizen of India" or "Non Resident of India (NRI)" or "Overseas Citizen of India (OCI)".
- 4. The Subscribers need to select "Aadhaar Online/Offline KYC" option during registration and select the 'Tier types' for account opening.
- 5. To continue with "Aadhaar online" process, Subscribers are required to select and provide "Aadhaar" (12 digit) or "Virtual ID" (16 digit) number provided by UIDAI and click "Generate OTP". In case, Virtual ID is not available then Subscribers need to click the link https://resident.uidai.gov.in/vid-generation to generate the VID.
- 6. Generation of OTP Subscribers are required to click on the "Generate OTP" and submit the OTP received on mobile number registered in Aadhaar.
- 7. After submission of OTP alongwith consent to use Aadhaar details, the demographic details (Name, Gender, Date of Birth, Address, Photograph etc.) will be fetched from Aadhaar records.
- 8. Other mandatory details need to be completed by Subscriber in order to complete the NPS registration process.
- 9. Subscribers are required to make NPS contribution and complete digital registration process through digital authentication (OTP on registered Mobile number and email ID or eSign).